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# THE SPOUSE'S ALLOWANCE

## *of Canada's Old Age Security Program*

**Spouse's Allowance** is paid monthly to low-income spouses of people who receive the Guaranteed Income Supplement, and to low-income widows and widowers. You have to be between 60 and 64 years old to apply. The allowance is **not** taxable.

Spouse's Allowance is part of Canada's overall retirement income system. This system has three main sources of retirement income:

the Old Age Security program, which includes the Spouse's Allowance and the Guaranteed Income Supplement, which the government pays from the taxes it collects;

the Canada or Quebec Pension Plan, which are funded from payments made by employers and employees; and

- private pension plans and registered retirement savings plans, which are savings by employers and individuals.

Canadians can receive retirement income from one or more of these sources.

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### *Am I eligible for the Spouse's Allowance?*

If you live in Canada and are either a Canadian citizen or a legal resident, there are two situations in which you can get a Spouse's Allowance:

- You are eligible for the **Spouse's Allowance** if you are 60 to 64 years old, have a low income and if your spouse gets the Old Age Security pension and is eligible for the Guaranteed Income Supplement. You must also have lived in Canada for at least 10 years since you turned 18.

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- You are eligible for the **Widowed Spouse's Allowance** if you have been widowed, are 60 to 64 years old, and have a low income. You must have lived in Canada for at least 10 years since you turned 18.

If you have **not** lived in Canada for at least 10 years since you turned 18, you may still qualify if you once lived in, or in certain cases made social security contributions in, a country with which Canada has an international social security agreement. Under these agreements, the time that people lived in or contributed to another country's social security plan is added to the time they lived in Canada so that they can qualify for the Spouse's Allowance. Call us for more information about these agreements. You will find the number at the end of this fact sheet.

- foreign pension income
- RRSPs that you cashed in during the previous year
- Employment Insurance benefits
- interest on any savings you have
- any capital gains or dividends
- income from rental properties
- employment income

We usually start paying the Spouse's Allowance the month after the month you qualify. The earliest you can get the Allowance is the month after your 60th birthday, or the month after your spouse becomes entitled to receive the Guaranteed Income Supplement, whichever is later. If you apply late, we can also give you up to 12 months of back payments for the time you were eligible.

We adjust your Spouse's Allowance payments every three months — in January, April, July and October — to reflect any increases in the cost of living.

## **3 How do I get the Spouse's Allowance?**

You have to apply to get a Spouse's Allowance the first year and reapply every year you are eligible, until you turn 65.

### **Applying for the first time**

We will automatically send you an application if you are 60 to 64 years old and your spouse is getting the

## **2 How do you calculate my benefit?**

If you qualify to receive the Spouse's Allowance, we base the amount you get on the combined income of you and your spouse for the year before. If you are widowed, we base it on **your** income from the year before.

Main types of income you have to report when you apply for a Spouse's Allowance include:

- Canada Pension Plan or Quebec Pension Plan benefits
- private pension income and superannuation

Guaranteed Income Supplement. You should complete the application and send it back to us as soon as possible.

If you are widowed and 60 to 64 years old, please call us to get the application form. It is important that you fill it out and send it back to us as soon as possible. You can also get an application form from your nearest Human Resources Development Canada office.

### **Reapply to keep getting the Allowance**

To keep receiving the Allowance, you must update your income information **every year** until you turn 65.

Starting in 1999, most seniors who file an income tax return by April 30 can renew their Spouse's Allowance automatically. They do **not** have to send us a separate form. However, a small number of seniors will be sent a renewal form to fill out. We will only send you the renewal form if you have **not** filed your tax return by April 30 or if we need more information to renew your benefit. If you **do** get a renewal form in the mail, please fill it out and send it back to us as soon as possible.

Each July, we will mail you a letter that confirms whether you will continue getting the Allowance for the next 12 months, and to tell you what your new monthly payment will be.

If you do not reapply for the Spouse's Allowance in the spring, you will stop receiving payments in July of that year.

### **4 What happens when I turn 65?**

When you turn 65, you will be eligible for the Old Age Security pension. You may also be eligible for the Guaranteed Income Supplement (GIS), if you have little or no other income. In most cases, you do not have to apply for the GIS if you have been receiving the Spouse's Allowance. We will automatically check to see if you are eligible for the GIS.

### **5 Can my benefits stop?**

We have to stop paying the Spouse's Allowance if:

- you do not reapply through your income tax return or a separate Spouse's Allowance renewal form;
- your income, or the income of you and your spouse, is more than the maximum amount allowed;
- you remarry; or
- you divorce or separate from your spouse.

If the person getting the Spouse's Allowance dies, we do **not** send the Allowance to the surviving spouse. If the surviving spouse gets the Guaranteed Income Supplement, we will recalculate the GIS benefits using his or her income.



## Can I get payments while I live outside Canada?

The Government of Canada designed the Spouse's Allowance program to support low-income people who live in Canada. If you spend more than six months in a row outside Canada, we will pay you for the month you leave, and for six more months after that. Then we stop making payments.

If you **do** stay outside Canada for longer, you can always reapply when you return to live in Canada. Whether you are in Canada or abroad, we pay the Spouse's Allowance in Canadian dollars.

## How do I get more information

For more information about the Spouse's Allowance, Old Age Security pension, Guaranteed Income Supplement or Canada Pension Plan benefits, please call free of charge:

**1 800 277-9914** English

**1 800 277-9915** French

 If you have a hearing or speech impairment and you use a TDD/TTY device, please call: **1 800 255-4786**.

Our lines are busiest at the beginning and end of each month, so if your business can wait, it's best to call at other times. Please have your social insurance number ready.

Internet: [www.hrdc-drhc.gc.ca/isp](http://www.hrdc-drhc.gc.ca/isp)

## Are there other benefits available to seniors?

### Old Age Security pension

You can apply to get a full or partial Old Age Security pension if you are 65 or older and you meet certain residency requirements.

### Guaranteed Income Supplement

You can apply to get the Guaranteed Income Supplement if you receive the Old Age Security pension and have little or no other income.

### Canada Pension Plan

You can apply to the Canada Pension Plan for retirement or disability benefits if you have contributed to the Plan, or for survivor benefits if the deceased contributed to the Plan, and if you meet certain other requirements. We base your benefit amount on your/the deceased person's earnings and contributions.

### Related federal and provincial programs

If you are not eligible for these benefits, you may be eligible for assistance under other federal or provincial programs. Please call one of the numbers listed above for more information.



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